

REMARKS

Claims 1-6 were pending in the application. Claims 1-6 have been canceled and new claims 7-14 have been added to the application.

Claim Objections

Claims 1-6 have been objected to because of informalities. Claims 1-6 have been canceled. Therefore, withdrawal of the objection to claims 1-6 is respectfully requested.

Claim Rejections under 35 USC §102

Claims 1-6 stand rejected under 35 U.S.C. 102 as being unpatentable over Kitchen et al. (U.S. 6,289,322). Claims 1-6 have been canceled. Therefore, withdrawal of the rejection of claims 1-6 under 35 U.S.C. 102 as being unpatentable over Kitchen et al. (U.S. 6,289,322) is respectfully requested.

Obviousness-Type Double Patenting

Claims 1-6 are provisionally rejected on the ground of nonstatutory obviousness-type double patenting as being unpatentable over claims 1-8 and 10-13 of co-pending Application Serial No. 10/694,269. This is a provisional obviousness-type double patenting rejection because the conflicting claims have not in fact been patented.

Claims 1-6 have been canceled. Therefore, withdrawal of the rejection of claims 1-6 as

provisionally rejected on the ground of nonstatutory obviousness-type double patenting as being unpatentable over claims 1-8 and 10-13 of co-pending Application Serial No. 10/694,269 is respectfully requested.

New Claims 7-14

New claims 7-14 have been added to the application. As indicated below new claims 7-14 find support in the specification. No new matter has been added to the application.

The present invention is a method and system for managing transactions between a buyer (1), financial institutions (13, 15 and 17) and suppliers (5). The buyer (1) can collectively manage information related to different types of commercial transactions. A calendar server (25) supplies a calendar screen to a buyer system (3). This calendar GUI screen has electronic invoices issued by a supplier system (7) that are sent to the buyer (1), and electronic deposit/withdrawal detailed statement of the buyer's deposit account issued by a banking system (13) placed in the spaces for the relevant dates of the calendar GUI screen. When the buyer (1) selects and approves any invoice on the calendar GUI screen, an instruction to pay the invoice is automatically sent to the banking system (13). The calendar server (25) further manages the status of each invoice ("opened", "payment request in progress", "paid"), and notifies the supplier system (7) and banking system (13) of this invoice status. The calendar server (25) also receives news, such as advertisements, from the supplier system (7) and banking system (13), and selects news based on the buyer's consumption trends, and places this news in the spaces on the calendar GUI screen which pertain to dates that

slightly precede dates on which buyer consumption has occurred.

Kitchen describes a method of electronically presenting billing information. A network server receives billing information from different billers. This billing information is stored so that it is associated with a particular payor. The payors may receive a notice of current billing information. Further, the payor may request a financial institution to pay a particular bill. This payment may be made by electronic funds transfer or by hardcopy check.

The characteristics of the present invention which patentably distinguish it over the prior art of record is as follows.

The server system registers, to the database, an electronic invoice on which is written a unique identification code for identifying the electronic invoice (referred to as “invoice identification code” hereinafter), and a state of the electronic invoice, and, upon receiving an input of approval made by the buyer, automatically creates a collection request telegraphic message for collecting amount on the registered electronic invoice on the basis of the registered electronic invoice, and then transmits the collection request telegraphic message to the finance system. The finance system receives the collection request telegraphic message, performs collection processing which involves transferring the invoice amount described in the electronic invoice from the bank account of the buyer to the bank account of the supplier, and, when the collection processing is complete, transmits a collection completion notification to the sever system. When receiving the collection completion notification from the financial system, the server system specifies, from the database, an electronic invoice having the unique identification code of the electronic invoice, which is the basis for the

collection request telegraphic message, on the basis of the collection completion notification, updates the status of the specified electronic invoice registered in the database to a paid status of the electronic invoice, and transmits the paid status of the electronic invoice to at least one of the supplier system and buyer system.

In short, according to the characteristics of the invention of the present application, the server system automatically creates a collection request telegraphic message on the basis of the electronic invoice issued by the supplier system, and transmits the collection request telegraphic message, while the finance system performs collection processing upon receiving the collection request telegraphic message, and, on the basis of the collection completion notification, settles (removes (reconciles)) the invoice by using the unique identification code of the electronic invoice which is the basis for the collection request telegraphic message.

According to the characteristics of the invention of the present application, it is possible to achieve a special effect in which reconciliation is possible reliably and promptly on the basis of the invoice identification code input by the supplier himself. Specifically, since the invoice identification code used in reconciliation is input to the electronic invoice by the supplier himself, it is unlikely that the invoice identification code is changed or input by accident by a person not concerned such as a buyer or the like, thus the invoice can be reconciled reliably and promptly.

The above characteristics are not disclosed or indicated in the section pointed out by the Examiner (Kitchen, col. 8, lines 46 and 47) or in other sections (col. 9, lines 1 to 29, for example). Moreover, the characteristics of the present invention are not disclosed or indicated in Dent.

Therefore, independent claims 7 and 13 patentably distinguish over the prior art of record and thus claims 7-14 are in condition for allowance.

Conclusion

In view of the aforementioned amendments and accompanying remarks, newly presented claims 7-14 are believed to be patentable and in condition for allowance, which action, at an early date, is respectfully requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact the applicants' undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, the applicants respectfully petition for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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